

**State:** District of Columbia    **Filing Company:** Delta Dental Insurance Company  
**TOI/Sub-TOI:** H10I Individual Health - Dental/H10I.000 Health - Dental  
**Product Name:** DC, DDIC, D2C PPO Core - Smile Savings (Rev)  
**Project Name/Number:** DC, DDIC, D2C PPO Core - Smile Savings (Rev)/DC, DDIC, D2C PPO Core - Smile Savings (Rev)

## Filing at a Glance

Company: Delta Dental Insurance Company  
Product Name: DC, DDIC, D2C PPO Core - Smile Savings (Rev)  
State: District of Columbia  
TOI: H10I Individual Health - Dental  
Sub-TOI: H10I.000 Health - Dental  
Filing Type: Form  
Date Submitted: 02/11/2020  
SERFF Tr Num: DDPa-132257510  
SERFF Status: Assigned  
State Tr Num:  
State Status:  
Co Tr Num: DC, DDIC, D2C PPO CORE - SMILE SAVINGS (REV)  
Implementation: On Approval  
Date Requested:  
Author(s): Sharon Ford  
Reviewer(s): Colin Johnson (primary)  
Disposition Date:  
Disposition Status:  
Implementation Date:

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## General Information

Project Name: DC, DDIC, D2C PPO Core - Smile Savings (Rev) Status of Filing in Domicile: Not Filed  
Project Number: DC, DDIC, D2C PPO Core - Smile Savings (Rev) Date Approved in Domicile:  
Requested Filing Mode: Review & Approval Domicile Status Comments:  
Explanation for Combination/Other: Market Type: Individual  
Submission Type: New Submission Individual Market Type:  
Overall Rate Impact: Filing Status Changed: 02/12/2020  
State Status Changed:  
Deemer Date: Created By: Sharon Ford  
Submitted By: Sharon Ford Corresponding Filing Tracking Number:

### Filing Description:

Delta Dental Insurance Company respectfully submits a revised advertisement for the Department's review. Advertisement form 72-I-A-2001-001 will be used as an informational sales flyer to promote approved Delta Dental Individual & Family Plans to individual prospects. This revised flyer includes minor revisions and updates. A redlined copy of the revisions is located under the Supporting Documentation tab for reference.

This filing is not ACA/PPACA related.

Website URLs, pictures and numerical data contained in this advertisement form is deemed variable unless required by law.

The effective date for use of this advertisement form will be the date this filing is approved or deemed approved by your Department.

Thank you for your attention to this filing. I may be contacted at 770-641-5370 or sford@delta.org with any questions.

## Company and Contact

### Filing Contact Information

Sharon Ford, Senior Regulatory Analyst sford@delta.org  
1130 Sanctuary Parkway, Ste. 600 770-641-5370 [Phone]  
Alpharetta, GA 30009 770-641-5193 [FAX]

### Filing Company Information

Delta Dental Insurance Company	CoCode: 81396	State of Domicile: Delaware
1130 Sanctuary Parkway	Group Code: 2479	Company Type: LAH
Suite 600	Group Name:	State ID Number:
Alpharetta, GA 30009	FEIN Number: 94-2761537	
(770) 641-5217 ext. [Phone]		

## Filing Fees

Fee Required?	No
Retaliatory?	No

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Fee Explanation:

<b>SERFF Tracking #:</b>	DDPA-132257510	<b>State Tracking #:</b>		<b>Company Tracking #:</b>	DC, DDIC, D2C PPO CORE - SMILE SAVINGS (...)
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## Form Schedule

Lead Form Number: 72-I-A-2001-001									
Item No.	Schedule Item Status	Form Name	Form Number	Form Type	Form Action	Action Specific Data		Readability Score	Attachments
1		D2C Core Flyer- Smile Savings	72-I-A-2001-001	ADV	Revised	Previous Filing Number:	DDPA-132108106		72-I-A-2001-001_Final (Clean).pdf
						Replaced Form Number:	72-I-A-1908-001		

### Form Type Legend:

<b>ADV</b>	Advertising	<b>AEF</b>	Application/Enrollment Form
<b>CER</b>	Certificate	<b>CERA</b>	Certificate Amendment, Insert Page, Endorsement or Rider
<b>DDP</b>	Data/Declaration Pages	<b>FND</b>	Funding Agreement (Annuity, Individual and Group)
<b>MTX</b>	Matrix	<b>NAP</b>	Network Access Plan
<b>NOC</b>	Notice of Coverage	<b>OTH</b>	Other
<b>OUT</b>	Outline of Coverage	<b>PJK</b>	Policy Jacket
<b>POL</b>	Policy/Contract/Fraternal Certificate	<b>POLA</b>	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider
<b>PRC</b>	Provider Contract/Provider Addendum/Provider Leading Agreement	<b>PRD</b>	Provider Directory

# Choose a healthy smile

Save with Delta Dental PPO™ Individual and Family™ plans



Looking for dental insurance? Look no further. Delta Dental — the market leader in dental benefits for over 60 years<sup>1</sup> — offers simple, easy-to-use and affordable plans for individuals. You'll get the coverage you need, at a reasonable cost, with a dentist you trust.

## Why choose Delta Dental PPO<sup>2</sup>?

With our individual and family plans, you'll get:

- **The coverage you need.** From cleanings and fillings, to implants and orthodontics, choose the coverage that fits your needs. See the next page to see more details about your plan options.
- **Freedom of choice.** You can visit any licensed dentist, so you can keep the dentist you know and trust.

- **Added savings.** Maximize your savings by visiting a Delta Dental PPO dentist. We contract with dentists to offer discounted rates, and you'll only pay a portion of those reduced rates.

## How much does the plan cost?

Monthly premiums vary by location. There is a \$10 non-refundable application fee.

## Make the smart choice for a healthy smile

To sign up, find a network dentist or learn more, visit [deltadentalins.com/plans](https://deltadentalins.com/plans).

<sup>1</sup> IBIS Associates 2018 Group Dental Market Report, published January 2019. The Delta Dental network has the largest share of group dental coverage.

<sup>2</sup> In Texas, Delta Dental Insurance Company provides a dental provider organization (DPO) plan.

# Compare your options



Choose between Basic and Premium, based on your dental needs.

	Basic Plan	Premium Plan
<b>Deductibles</b> per calendar year	<b>\$50</b> per person <b>\$150</b> per family	
<b>Annual maximum</b> per calendar year	<b>\$1,000</b> per person	<b>\$1,500</b> per person
<b>Diagnostic and preventive services</b> Exams, cleanings, x-rays, sealants, space maintainers	<b>Covered at 100%</b>	
<b>Basic services</b> Fillings, simple tooth extractions	<b>Covered at 50%</b> after a consecutive 6-month waiting period <sup>3, 4</sup>	<b>Covered at 80%</b> after a consecutive 6-month waiting period <sup>3, 4</sup>
<b>Major services</b> Root canals, gum treatment, oral surgery, crowns, inlays, onlays	<b>Not covered</b>	<b>Covered at 50%</b> after a consecutive 12-month waiting period <sup>3, 4</sup>
<b>Prosthodontics</b> Implants, dentures	<b>Not covered</b>	<b>Covered at 50%</b> after a consecutive 12-month waiting period <sup>3, 4</sup>
<b>Orthodontics</b> For adults and children	<b>Not covered</b>	<b>Covered at 50%</b> after a consecutive 12-month waiting period <sup>4</sup> <b>\$50 annual orthodontic deductible</b> per person <b>\$1,500 orthodontic lifetime maximum</b> per person
<b>Other services<sup>5</sup></b> (Teeth whitening, mouthguards)	<b>Not covered</b>	<b>Covered at 80%</b>

<sup>3</sup>In Pennsylvania, the waiting period for basic services is 30 consecutive days.

<sup>4</sup>In California, the waiting period for all services is waived with proof of prior comparable coverage. Otherwise, there is a consecutive six-month waiting period for all services.

<sup>5</sup>Athletic mouthguard coverage begins 1/1/2021.

In New York, temporomandibular joint treatment (TMJ) is covered under both plans with a \$300 lifetime maximum per person.

Please refer to the policy and disclosure form for a complete list of plan benefits, limitations, exclusions and policy terms. You can download this document from [deltadentalins.com/plans](https://deltadentalins.com/plans) or request a printed copy by calling **800-932-0783**.

Delta Dental PPO is underwritten by Delta Dental Insurance Company in AL, DC, FL, GA, LA, MS, MT, NV and UT and by not-for-profit dental service companies in these states: CA – Delta Dental of California; PA, MD – Delta Dental of Pennsylvania; NY – Delta Dental of New York, Inc.; DE – Delta Dental of Delaware, Inc.; WV – Delta Dental of West Virginia, Inc. In Texas, Delta Dental Insurance Company provides a dental provider organization (DPO) plan.

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## Supporting Document Schedules

<b>Satisfied - Item:</b>	Statement of Variability
<b>Comments:</b>	Please see the Statement of Variability attached for reference.
<b>Attachment(s):</b>	SOV 72-I-A-2001-001.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Redlined copy of form - 72-I-A-2001-001
<b>Comments:</b>	Please see a redlined copy of form 72-I-A-2001-001 attached.
<b>Attachment(s):</b>	Redline 72-I-A-2001-001.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

## **Statement of Variability**

72-I-A-2001-001

- A. IBIS Associates 2018 Group Dental Market Report date will be updated each year. This footnote date will be updated to reflect that change.



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Individual and Family™ plans



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## Why choose Delta Dental PPO<sup>2</sup>?

With our individual and family plans, you'll get:

- **The coverage you need.** From cleanings and fillings, to implants and orthodontics, choose the coverage that fits your needs. See the next page to see more details about your plan options.
- **Freedom of choice.** You can visit any licensed dentist, so you can keep the dentist you know and trust.

- **Added savings.** Maximize your savings by visiting a Delta Dental PPO dentist. We contract with dentists to offer discounted rates, and you'll only pay a portion of those reduced rates.

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### A. Variable

<sup>1</sup> {IBIS Associates 2018 Group Dental Market Report, published Jan 2019.}

The Delta Dental network has the largest share of group dental coverage.

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In New York, temporomandibular joint treatment (TMJ) is covered under both plans with a \$300 lifetime maximum per person.

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Update published date:  
IBIS Associates 2018 Group  
Dental Market Report,  
published Jan 2019

<sup>1</sup> ~~IBIS 2016 Group Dental Market Report, January 2018.~~ The Delta Dental network has the largest share of group dental coverage.

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<sup>5</sup>Athletic mouthguard coverage begins 1/1/2020.

~~Other services are not covered in Mississippi.~~

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Additional word added:  
comparable

Update date: 1/1/2021

Remove sentence